## **MEDICAL EXPENSES & MEDICAL INSURANCE**

- A. The (Petitioner) (Respondent) shall maintain the minor child of the parties on his/her comprehensive medical and hospitalization insurance through his/her employment, and shall maintain the same until the minor child reaches age 18, or reaches age 19 while still pursuing an accredited course of study equivalent to a high school decree. The parties shall promptly make all necessary premium payments and, if possible, furnish each other with a current subscriber card.
- B. Any medical, hospital, dental, chiropractic, orthodontic, optical, psychological, psychiatric or other health care expenses necessarily incurred to protect or maintain the health of the minor child and not covered by insurance shall be the shared financial responsibility of the parties at the ratio of 50% to the Petitioner and 50% to the Respondent.
- C. The parties as the joint custodians of the child shall be responsible to promptly submit all bills for health care expenses to the appropriate insurer as soon as reasonably possible after medical expenses are incurred. Both parties shall cooperate and, if necessary, participate in obtaining insurance benefits as promptly as possible.
- D. A photocopy of any bill for a health care expense, necessarily incurred for the minor child of the parties, which is not covered by insurance shall be submitted to the other spouse within 30 days after it is known that the bill is the personal responsibility of the parties. If one of the joint custodial parents has already paid the full balance of the medical expense, then the other parent shall make a direct reimbursement within 30 days after receiving the copy of the paid bill. Or, if the joint custodial parent's share is not paid to the health care provider, payment shall be made within 30 days of receipt of the bill unless other arrangements agreeable to the health care provider are made.
- E. Health examinations required by school authorities for curricular or extracurricular activities are deemed necessary health maintenance. The parties shall consult with each other regarding any elective health care not covered by insurance. If the parties are unable to agree whether or not the proposed elective health care is necessary to protect the health of the child, then a second opinion in the appropriate health care field will be sought, the same to be at the equally shared expense of the parties. If a second opinion does not resolve the dispute, then the dispute shall be submitted to the Dodge County Social Service Office to determine what constitutes "health care necessary to protect or maintain the health of the child". The Department's decision shall be binding upon the parties unless or until otherwise determined by the Court.
- F. Each party shall be responsible for maintenance of his or her own comprehensive medical and hospitalization insurance and health care expenses, including hospital, medical, dental, optical, and related expenses
- G. Each party shall be entitled to all applicable rights of conversion or continuation of any health insurance policies currently in force through the other party's employer, and both parties shall cooperate in such conversion or continuation.

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